

STIC Database Tracking Number:

To: **ROBERT MORGAN**
Location: **KNX 5A35**
Art Unit: **3600**
Date: **June 13 , 2010**
Case Serial Number: **09/373,926**

From: *Sylvia Keys*
Location: **EIC3600**
KNX 4B59
Phone: **(571) 272-3534**
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Search Notes

Dear Examiner **MORGAN**:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, the Internet and EBSCO HOST.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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I. Potential References of Interest

A. Dialog

13/3,K/1 (Item 1 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00685742

Making risk-based pricing work
Steinbach, Gordon H
Mortgage Banking v58 n12 PP: 10-20 Sep 1998
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 4819 LINE COUNT: 438

Accounting & Tax DB_1971-2010/May W5

ABSTRACT: Proponents of moving risk-based pricing into the conventional conforming mortgage market contend that credit < B> scoring and **automated** underwriting technologies are arming capital markets players with more precise credit risk information, making it feasible to price each loan differently based on its specific risk characteristics. While risk assessment models are good at determining borrowers' likelihood of delinquency, or credit risk, **models** may never be reliable

forecasters of foreclosure frequency and loss severity - both of which are dependent on collateral risk. Collateral risk significantly outweighs credit risk in determining the likelihood of...

...TEXT: a loan-by-loan basis. This will be made possible by computerized risk assessment systems capable of forecasting foreclosure probabilities.

These proponents contend that credit **scoring** and **automated** underwriting (AU) technologies are arming capital markets players with more precise credit risk information, making it feasible to price each loan differently based on its...

...everyone from consumers to lenders to investors to policymakers. We boil these issues down to three questions:

* The Risk Assessment Question: How accurate can scoring **models** be in **forecasting** mortgage foreclosure and the risk of loss?

* The Consumer Question: How will risk-based pricing translate to the consumer?

* The Business Question: Will risk-based...risk-assessment tool (see Figure

3).

FICO is the most widely recognized risk-scoring model in the mortgage industry, yet it is not the most **predictive** of mortgage performance. The FICO **model** was developed to predict the likelihood of a consumer loan going into delinquency within two years of origination, as opposed to the likelihood of a...

...other risk factors that enhance the predictive power of mortgage-scoring systems beyond FICO (see Figure 4).

The risk assessment question

How accurate can scoring **models** be in **forecasting** mortgage foreclosure and the risk of loss?

Our research shows risk assessment models are good at determining borrowers' likelihood of delinquency, also known as credit risk. However, based on our research, we believe **models** may never be reliable **forecasters** of foreclosure frequency and loss severity-both of which are dependent on collateral risk.

The difference between credit risk and collateral risk underscores the core ...has grown to become the backbone of our nation's home financing system.
MB

Author Affiliation:

Gordon H. Steinbach is executive vice president of credit **policy** at Mortgage Guaranty **Insurance** Corporation in Milwaukee, Wisconsin. MGIC is the nation's leading private

II. Inventor Search Results from Dialog

26/3,K/1 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0010766769 - Drawing available

WPI ACC NO: 2001-380876/200140

XRPX Acc No: N2001-279289

Detecting method for misrepresentation of **policy** related information to insurer by **insurance**

policy holder involves applying derived variables of **policy** to predictive model for each selected policy

Patent Assignee: HNC SOFTWARE INC (HNCS-N)

Inventor: **COATES P E**; **DEO A S**;

DOWNS S M; **FRIESEN B A**;

LUK H M; **NIES C A**; **PATHRI A**

A K

Patent Family (2 patents, 85 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
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WO 2001013295	A1	20010222	WO 2000US21298	A	20000804	200140 B
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AU 200066211	A	20010313	AU 200066211	A	20000804	200140 E
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Priority Applications (no., kind, date): US 1999373926 A 19990812

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
--------	------	-----	----	-----	--------	-------

WO 2001013295	A1	EN	122	9		
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National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY BZ

CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG

SI SK TJ TM TR TT UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH

GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200066211 A EN Based on OPI patent WO 2001013295

Detecting method for misrepresentation of **policy** related information to insurer by **insurance**

policy holder involves applying derived variables of **policy** to predictive model for each selected policy

Original Titles:

DETECTION OF **INSURANCE PREMIUM** FRAUD

OR ABUSE USING A PREDICTIVE SOFTWARE SYSTEM...

Inventor: **COATES P E**...

...**DEO A S**...

...**DOWNS S M**...

...**FRIESEN B A**...

...**LUK H M**...

...**NIES C A**...

...**PATHRI A A K**

Alerting Abstract ...NOVELTY - **Insurance**

policies are selected to process with a predictive model. Variables for each selected policy are derived from policy related information in connection with the selected policy...

DESCRIPTION - The policy holder provides the policy related information used by an insurer in determining the amount of **premium** to be paid for **insurance** coverage provided to the **policy** holder. INDEPENDENT CLAIMS are also included for the following...

...observations on dependent variable; a method for estimating quantity corresponding to set of entities grouped using one or more hierarchical categories; a system for detecting **premium** fraud in **insurance policy**; a method for **determining** usage strategy for **processing insurance policies** suspected of **premium** fraud; a method for processing **insurance policies** suspected of **premium** fraud; and a method for developing predictive **model of insurance premium fraud**.

USE - For misrepresentation of **policy** information to insurer by **insurance policy** holder. Also for fraudulent statements and fraudulent actions by **insurance policy** holder to reduce **premium payment**.

...

...DESCRIPTION OF DRAWINGS - The figure shows the illustration of the nature of an insurance relationship in the context of the detecting method for misrepresentation of **policy** related information to **insurer by insurance policy** holder.

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

LUK, Ho, Ming...

...**COATES, Pamela, E...**

...**DEO, Arati, S...**

...**DOWNS, Sean, M...**

...**FRI ESEN, Benjamin, A...**

...**NI ES, Craig, A...**

...**PATHRI A, Anu, K**

Examiner:

Original Abstracts:

A system (Fig. 1) and method of detecting of **insurance premium** fraud due to

the misrepresentation of **policy**

related information by **the** policyholder is provided by a predictive model (Fig. 2), which uses peer group policy data (205), historical variables (203), and internal variables (207) to assess...

Claims:

III. Abstract Files from Dialog

A. All Databases

File 344:Chinese Patents Abs Jan 1985-2006/Jan
(c) 2006 European Patent Office
File 347:JAPIO Dec 1976-2010/Feb(Updated 100525)
(c) 2010 JPO & JAPIO
File 350:Derwent WPIX 1963-2010/UD= 201037
(c) 2010 Thomson Reuters
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.
File 2:INSPEC 1898-2010/Jun W1
(c) 2010 The IET
File 35:Dissertation Abs Online 1861-2010/Apr
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Jun 11
(c) 2010 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/Apr
(c) 2010 The HW Wilson Co.
File 474:New York Times Abs 1969-2010/Jun 12
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Jun 12
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 169:Insurance Periodicals 1984-1999/Nov 15
(c) 1999 NELS Publishing Co.
File 485:Accounting & Tax DB 1971-2010/May W5
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Set	Items	Description
S1	48603	INSURANCE(8N)(PREMIUM OR PREMIUMS OR POLICY OR POLICIES)
S2	211007	FRAUD???? OR ABUSE OR MISREPRESENTED()(INFORMATION OR DATA)
S3	3254	S2(8N)(DETECT OR DETECTS OR DETECTING)
S4	6841	S2(8N)(IDENTIF? OR TRACK? OR MONITOR? OR CHECK?)
S5	4701	S2(8N)(ANALYZ? OR ANALYS? OR DETERMIN?)
S6	55789	(PREDICTIVE OR FORECAST???) (8N)(SOFTWARE OR MODEL OR MODEL-S)

S7 356153 SCORE OR SCORES OR SCORING OR RANK OR RANKS OR RANKING
 S8 4571 S7(8N)(COMPUTERIS? OR COMPUTERIZ? OR AUTOMATED OR ELECTRON-
 IC OR ONLINE OR ON()LINE)
 S9 49208 (FIRST OR SECOND)(8N)THRESHOLD? ?
 S10 780 AU=(LUK, H? OR LUK H? OR COATES, P? OR COATES P? OR DEO, A?
 OR DEO A? OR DOWNS, S? OR DOWNS S? OR FRIESEN, B? OR FRIESEN
 B? OR NIES, C? OR NIES C? OR PATHRIA, A? OR PATHRIA A?)
 S11 0 AU=(HO(2N)LUK OR PAMELA(2N)COATES OR ARATI(2N)DEO OR SEAN(-
 2N)DOWNS OR BENJAMIN(2N)FRIESEN OR CRAIG(2N)NIES OR ANU(2N)PA-
 THRIA)
 S12 307 S1 AND (S3:S6)
 S13 1 S12 AND S8
 S14 49 S1 AND S9
 S15 8 S14 AND S2
 S16 8 S15 NOT S13
 S17 8 RD (unique items)
 S18 12968 S2 AND (S3:S6)
 S19 41 S18 AND S8
 S20 0 S19 AND S9
 S21 0 S19 AND S1
 S22 41 RD S19 (unique items)
 S23 13 S22 AND IC= G06Q
 S24 13 S23 NOT S17
 S25 0 S24 NOT PY> 1999
 S26 1 (S10 OR S11) AND S1

13/3,K/1 (Item 1 from file: 485)
 DIALOG(R)File 485: Accounting & Tax DB
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
 00685742
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **

01185393 SUPPLIER NUMBER: 1913354041

Tax Aspects of Home Ownership

Schlesinger, Michael

Taxes v87 n10 PP: 45-52, 67-68 Oct 2009

ISSN: 0040-0181 JRNL CODE: ATAS

WORD COUNT: 6917 LINE COUNT: 629

Accounting & Tax DB_1971-2010/May W5

...TEXT: first-time homebuyers who purchase a principal residence on May 1, 2008;

* do not have modified adjusted gross income (MAGI) in excess of the **MAGI threshold**; and

* are **first**-time homebuyers who otherwise satisfy the requirements of Code Sec. 36.

Example 1. A contributes \$45,000 and B contributes \$15,000 towards the \$60 ...

...not have a standard deduction, and California has its own standard deduction for its income tax purposes.

Home Sale Exclusions

In an effort to stem **abuse** and balance the budget, Congress altered the rules for sales and exchanges after December 31, 2008, of residences. Code Sec. 121 (b)(4) (5) (A...

...assistance to homeowners in their purchase of a primary residence. Code Sec. 163(h) (3)(E)(iv)(I) was amended to provide that qualified mortgage **insurance premiums** may continue to receive treatment as qualified residence interest i.e., deducted as an itemized deduction) if the premiums are paid or accrued on or...

17/3,K/2 (Item 2 from file: 485)
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **

00951904 SUPPLIER NUMBER: 326757361

Going, Going, Gone . . . Global: A Canadian Perspective on International Tax Administration Issues in the "Exchange-of-Information Age"

McCracken*, Sara K

Canadian Tax Journal v50 n6 PP: 1869 2002

ISSN: 0008-5111 JRNL CODE: ACTJ

WORD COUNT: 21291 LINE COUNT: 1,936

Accounting & Tax DB_1971-2010/May W5

...TEXT: The question of allocating adequate resources (both funding and personnel) to ensure the proper functioning of an information exchange program raises two related issues. The < B>first is whether a minimum revenue **threshold** should be required in order for exchange of information to be considered cost-effective.[85] The second is whether, and to what extent, countries should...international banking more accessible to a wide range of taxpayers and have facilitated rapid growth in cross-border financial transactions.[114] Consequently, the potential for **abuse** has also increased: taxpayers have greater opportunity to take advantage of the more restrictive bank secrecy jurisdictions and to hide their assets and activities through...

...is generally associated with organized crime and the profits derived from such criminal activities as drug trafficking and prostitution. However, financial crimes such as embezzlement, **fraud**, and extortion also generate illegal funds that need to be laundered for legitimacy. Tax evasion is increasingly viewed as the type of financial crime that...the tax field and other related areas, it is crucial that the role of legal counsel in protecting taxpayers' rights not be diminished.

Potential for **Abuse**

As a final point, expanding the scope of information exchange is problematic in another, more general sense. The broader the powers of governments to obtain and pool information on taxpayers, the greater is the potential, or temptation, for **abuse**. The danger of unauthorized access is heightened by the fact that information is often stored in central computerized databases, networked or linked electronically between jurisdictions...

...2001, the European Commission proposed to extend the scope of mutual assistance provided for in Directive 77/799/EEC, supra note 64, to tax on **insurance premiums**.

[77] OECD/Council of Europe Multi-National Convention on Mutual Administrative Assistance in Tax Matters. The convention, which became effective on April 1, 1995, currently...

17/3,K/3 (Item 3 from file: 485)
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00889870 SUPPLIER NUMBER: 107112995

REG-112991-01

Anonymous

United States. Internal Revenue Bulletin n2002-4 PP: 404-418 Jan 28, 2002

ISSN: 0020-5761 JRNL CODE: AIRB

WORD COUNT: 16632 LINE COUNT: 1,512

Accounting & Tax DB_1971-2010/May W5

...ABSTRACT: of discovering information that is technological in nature, 2. the process of experimentation, 3. the type of computer software constituting internal use software, 4. the first part of the 3-part high **threshold** of innovation test for internal-use software to be excepted from the exclusion from qualified research, and 5. the documentation required to substantiate the research...

...TEXT: the general requirements for credit eligibility (and not be excluded from the definition of qualified research under any other exclusion) and the three-part high **threshold** of innovation test. These proposed regulations clarify the **first** prong of the three-part test by providing that internaluse software is innovative if the software is intended to be unique or novel and is...

...provide a more flexible definition with continuing application. Several examples were added to these proposed regulations to illustrate the application of this proposed rule. The **second** and third prongs of the high **threshold** of innovation test (i.e., significant economic risk and commercial availability) remain unchanged from T.D. 8930.

Software not required to satisfy the high threshold...of section 41(d)(1) and paragraph (a) of this section to these facts. The examples are as follows:

Example 1. (i) Facts. X, an **insurance** company, has increased its number of **insurance policies** in force. In recent years, regulatory and financial accounting rules for computing actuarial reserves on these **insurance policies** have changed several times. In order to compute actuarial reserves in a more timely and cost-effective manner, X undertakes to create an improved reserve... requirements was not commercially available for use by X.

Example 4. (i) Facts. X wishes to improve upon its capabilities in the area of insurance **fraud** prevention, detection and control. X believes that it can exceed the capabilities of current commercial offerings in this area by developing and applying pattern matching algorithms that are not implemented in current vendor offerings. X has determined that many insurance **fraud** perpetrators can evade detection because its current system relies too heavily on exact matches and scrubbed data. Because a computer software system that will accomplish...

17/3,K/4 (Item 4 from file: 485)
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00780218 SUPPLIER NUMBER: 60643620
Walking the tightrope: The new tax shelter disclosure regulations
Grigsby, McGee; Harrison, Jack F
Tax Executive v52 n4 PP: 299-306 Jul/Aug 2000
ISSN: 0040-0025 JRNL CODE: TXE
WORD COUNT: 6480 LINE COUNT: 589

Accounting & Tax DB_1971-2010/May W5
...TEXT: registration will or should be taken seriously.

The task, like the judicial task of deciding when tax planning crosses the line from permissible creativity to abuse, will not be easy; but it is not impossible. And only if both sides are willing to devote the energy and resources required will the...

17/3,K/5 (Item 5 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00675946
Securities **fraud** or mere puffery: Refinement of the corporate puffery defense
Roussel, R Gregory
Vanderbilt Law Review v51 n4 PP: 1049-1092 May 1998
ISSN: 0042-2533 JRNL CODE: AVL R
WORD COUNT: 23740 LINE COUNT: 2,158

Accounting & Tax DB_1971-2010/May W5
Securities fraud or mere puffery: Refinement of the corporate puffery defense

...ABSTRACT: evaluating indeterminate forward-looking statements. The paper suggests a cognizable methodology to determine whether a given corporate statement sufficiently supports an actionable claim of securities **fraud** or amounts to nothing more than mere puffery. The different standards courts use to decide if forward-looking statements are

immaterial as a matter of...

...TEXT: Unfortunately, the failure to meet the expectations created by forward-looking statements often serves as the basis for a potentially devastating private action for securities **fraud**.⁴ Before Congress responded to frivolous private securities **fraud** class actions with the Private Securities Litigation Reform Act of 1995,⁵ ("Reform Act") the judiciary took it upon itself to provide relief to burdened...

...so, the courts focused on the materiality of the corporation's statements, an essential building block in the plaintiffs construction of a viable private securities **fraud** suit.⁷ These courts developed two principal means by which a corporate defendant could seek dismissal of such suits as a matter of law:⁸...

...has all but gone the way of the dodo,"¹⁴ every circuit has recently applied some variation of the puffery concept to dismiss private securities **fraud** actions.¹⁵

Courts, however, seldom agree on the characteristics of forward-looking corporate statements that warrant a finding of immateriality as a matter of law...

17/3,K/6 (Item 6 from file: 485)

DIALOG(R)File 485: Accounting & Tax DB
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00568758
Why litigation reform strikes out with D&O underwriters
Haynes, Roger A
Corporate Cashflow v17 n5 PP: 26-28 Apr 1996
ISSN: 1040-0311 JRNL CODE: CFL
WORD COUNT: 1712 LINE COUNT: 156

Accounting & Tax DB_1971-2010/May W5

...TEXT: them the relief they asked for. A common tactic of the plaintiffs bar has been to fix on an optimistic earnings forecast and then allege fraud when it is not met. Such allegations tended to force management to seek settlements.

Several provisions of the Act would combat this **abuse** and provide new defenses and procedural safeguards for defendants, the most important of which may be "safe harbor" guidelines under which management may make "forward...

...actual loss of value caused by the drop in the company's share price. Damages also have to be based on losses due to the **fraud** alleged, rather than overall market influences. Another provision of the Act removes the "joint and several liability" provisions of the old law so that directors or officers who are not party to a **fraud** or wrongful act will have some protection.

The down side

Several provisions of the Act could, in fact, make matters worse for its intended beneficiaries...

...the "most adequate plaintiff" seems to carry the biggest potential sting. Traditionally, all shareholders have been seen as equally damaged by a misleading statement or **fraud**, allowing any one of them to be designated as the leader of the class of shareholders bringing suit against management or the company directors.

In...

...When a stock fell more than 10%, the class-action strike suit would be organized and brought so rapidly that this plaintiff would be the **first** one across the courthouse **threshold** and therefore the designated leader of the class.

Now the court will have the option of naming a "most adequate plaintiff" --probably measured by the of the Act on D&O liability **insurance premiums** is hard to gauge. Brokers will argue that the elimination of scores of frivolous suits, each settling for millions and with significant costs for discovery...

...underwriters say that the increase in claim severity could more than offset the smaller number of lawsuits.

The Act did not set out to lower **insurance premiums**, of course, but to reduce the number of frivolous suits and make sure that the suits that survive benefit shareholders more than attorneys. If the net effect, perhaps driven by larger losses, is a higher total cost of litigation, then costs of **insurance** should rise to compensate. Overall, **premiums** have stayed relatively flat for years, and coverage generally has been broader than in times past.

17/3,K/7 (Item 7 from file: 485)
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00544793

The impact of General Dynamics Corp. v. Superior Court on the evolving tort of retaliatory discharge for in-house attorneys
Coblentz, Chanda R
Washington & Lee Law Review v52 n3 PP: 991-1063 1995
ISSN: 0043-0463 JRNL CODE: AWLL
WORD COUNT: 34210 LINE COUNT: 3,110

Accounting & Tax DB_1971-2010/May W5

...TEXT: exercised previously as Union Fidelity's general counsel.(98) The conflict between McGonagle and Union Fidelity occurred when McGonagle refused to authorize the distribution of < B> insurance

policies that he believed violated various state laws.(99) After McGonagle and other company officials discussed the situation, the president of the insurance subsidiaries, John Cooney...

...at-will doctrine.(108) The court then attempted to determine whether McGonagle's case fell within that exception.(109)

McGonagle relied on the existence of **insurance** laws as representations of public **policy**.(110) The McGonagle court determined that although no Pennsylvania case directly applied, the trend in this area of law did not support McGonagle's contention...

...McGonagle decision ultimately turned on McGonagle's discretionary behavior.(116) McGonagle used his own judgment to arrive at his opinions about the legality of the **insurance policies** at issue.(117) An employer can override an employee's discretionary decision and proceed in the manner that it wishes if the employer's reasons...discovery.(181) These documents contained damaging information about North American.(182) If he had destroyed the information, Herbster believed that he would have committed a **fraud** on a federal court and, consequently, would have violated the Illinois Code of Professional Responsibility.(183)

The appellate court explained the appropriate test in retaliatory...Court's test for in-house attorneys discharged for following mandatory ethical obligations presents a relatively low hurdle for plaintiffs.(327) The standard under the **first** prong of the test has a low **threshold** because the employer likely has engaged in a high level of misconduct.(328) For example, if an employer ordered its in-house counsel to commit...against former clients.(457) By allowing the disclosure of client confidences when an exception to the attorney-client privilege applies, those clients committing crimes or **fraud** could not hide behind the privilege.(458) However, for lesser forms of wrongdoing, retaliatory discharge plaintiffs must rely on proof outside of client-lawyer confidences...384 N.E.2d 353, 359-60 (Ill. 1978) (allowing plaintiff in retaliatory discharge tort action to recover punitive damages if employer commits torts with "**fraud**, actual malice, deliberate violence or oppression or when the defendant acts willfully or with gross negligence as to indicate wanton disregard of the rights of...company's subsidiaries. Id.

17/3,K/8 (Item 8 from file: 485)
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** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 **
00479751

United States - Mexico income tax convention

Anonymous

United States. Internal Revenue Service. Internal Revenue Bulletin
n1994-34 PP: 4-91 Aug 22, 1994

ISSN: 0020-5761 JRNL CODE: AIRB

WORD COUNT: 93217 LINE COUNT: 8,474

Accounting & Tax DB_1971-2010/May W5

...TEXT: that both Contracting States agree to promptly amend the
Convention to incorporate that lower rate; and

(b) That, while Mexico imposes no excise tax on

insurance premiums paid to foreign

insurers and has no immediate plans to do so, should Mexico enact such a
tax in the future, Mexico will waive such tax on

insurance premiums paid to insurers

resident in the United States.

Ratifications exchanged December 28, 1993, confirming the two
understandings referred to above;

Entered into force December 28...

...the Internal Revenue Code (but excluding the accumulated earnings tax,
the personal holding company tax, and social security taxes), and the
excise taxes imposed on **insurance**

premiums paid to foreign insurers and the excise taxes

with respect to private foundations to the extent necessary to implement

the provisions of paragraph 4 of Article 22 (Exempt Organizations). The

Convention shall, however, apply to the excise taxes imposed on

insurance premiums paid to foreign

insurers only to the extent that the risks covered by such premiums are not
reinsured with a person not entitled to exemption...used to produce such
profits.

7. With reference to Article 9 (Associated Enterprises),

The provisions of paragraph 2 shall not apply in the case of
fraud, gross negligence, or willful default.

YOUR CASE

26/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010766769 - Drawing available

WPI ACC NO: 2001-380876/200140

XRPX Acc No: N2001-279289

Detecting method for misrepresentation of **policy** related
information to insurer by **insurance**

policy holder involves applying derived variables of

policy to predictive model for each selected policy

Patent Assignee: HNC SOFTWARE INC (HNCS-N)

Inventor: **COATES P E**; **DEO A S**;

DOWNS S M; **FRIESEN B A**;

LUK H M; **NIES C A**; **PATHRIA**

A K

Patent Family (2 patents, 85 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
WO 2001013295	A1	20010222	WO 2000US21298	A	20000804	200140 B
AU 200066211	A	20010313	AU 200066211	A	20000804	200140 E

Priority Applications (no., kind, date): US 1999373926 A 19990812

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
--------	------	-----	----	-----	--------	-------

WO 2001013295	A1	EN	122	9		
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National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY BZ
CA CH CN CU CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG
SI SK TJ TM TR TT UA UG UZ VN YU ZA ZW

Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

AU 200066211 A EN Based on OPI patent WO 2001013295

Detecting method for misrepresentation of **policy** related
information to insurer by **insurance**

policy holder involves applying derived variables of

policy to predictive model for each selected policy

Original Titles:

DETECTION OF **INSURANCE PREMIUM FRAUD**

OR ABUSE USING A PREDICTIVE SOFTWARE SYSTEM...

Inventor: **COATES P E**...

...**DEO A S**...

...**DOWNS S M**...

...**FRIESEN B A**...

...**LUK H M**...

...**NIES C A**...

...**PATHRIA A K**

Alerting Abstract ...NOVELTY - **Insurance**

policies are selected to process with a predictive
model. Variables for each selected policy are derived from policy related
information in connection with the selected policy...

DESCRIPTION - The policy holder provides the policy related information
used by an insurer in determining the amount of **premium**

to be paid for **insurance** coverage provided to the

policy holder. INDEPENDENT CLAIMS are also included for the following...

...observations on dependent variable; a method for estimating quantity corresponding to set of entities grouped using one or more hierarchical categories; a system for detecting **premium** fraud in **insurance policy**; a method for **determining** usage strategy for **processing insurance policies** suspected of **premium** fraud; a method for processing **insurance policies** suspected of **premium** fraud; and a method for developing predictive **model of insurance premium fraud**.

USE - For misrepresentation of **policy** information to insurer by **insurance policy** holder. Also for fraudulent statements and fraudulent actions by **insurance policy** holder to reduce **premium payment**.

....

...DESCRIPTION OF DRAWINGS - The figure shows the illustration of the nature of an insurance relationship in the context of the detecting method for misrepresentation of **policy** related information to **insurer by insurance policy** holder.

Original Publication Data by Authority

Argentina

Assignee name & address:

Inventor name & address:

LUK, Ho, Ming...

...**COATES, Pamela, E...**

...**DEO, Arati, S...**

...**DOWNS, Sean, M...**

...**FRIESEN, Benjamin, A...**

...**NIES, Craig, A...**

...**PATHRI A, Anu, K**

Examiner:

Original Abstracts:

A system (Fig. 1) and method of detecting of **insurance premium** fraud due to **the** misrepresentation of **policy** related information by **the** policyholder is provided by a

predictive model (Fig. 2), which uses peer group policy data (205), historical variables (203), and internal variables (207) to assess...
Claims:

IV. Fulltext Files from Dialog

A. Fulltext Databases

File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
File 637:Journal of Commerce 1986-2010/Jun 09
(c) 2010 UBM Global Trade
File 324:GERMAN PATENTS FULLTEXT 1967-201022
(c) 2010 UNIVENTIO/THOMSON
File 325: Chinese Patents Fulltext
(c) 2010. SciPat Benelux NV.
File 348:EUROPEAN PATENTS 1978-201023
(c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB= 20100610| UT= 20100603
(c) 2010 WIPO/Thomson
File 9:Business & Industry(R) Jul/1994-2010/Jun 11
(c) 2010 Gale/Cengage
File 16:Gale Group PROMT(R) 1990-2010/Jun 14
(c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/Jun 13
(c) 2010 Dialog
File 15:ABI/Inform(R) 1971-2010/Jun 12
(c) 2010 ProQuest Info&Learning
File 148:Gale Group Trade & Industry DB 1976-2010/Jun 11
(c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2010/May 04
(c) 2010 Gale/Cengage
File 610:Business Wire 1999-2010/Jun 13
(c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Jun 13
(c) 2010 PR Newswire Association Inc
File 621:Gale Group New Prod.Annou.(R) 1985-2010/Apr 23
(c) 2010 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2010/Jun 11
(c) 2010 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2010/Jun 11
(c) 2010 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2010/Jun 11
(c) 2010 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

? ds

Set	Items	Description
S1	752666	INSURANCE(8N)(PREMIUM OR PREMIUMS OR POLICY OR POLICIES)
S2	2228046	FRAUD???? OR ABUSE OR MISREPRESENTED()(INFORMATION OR DATA)

S3 36313 S2(8N)(DETECT OR DETECTS OR DETECTING)
 S4 102647 S2(8N)(IDENTIF? OR TRACK? OR MONITOR? OR CHECK?)
 S5 38184 S2(8N)(ANALYZ? OR ANALYS? OR DETERMIN?)
 S6 177140 (PREDICTIVE OR FORECAST???) (8N) (SOFTWARE OR MODEL OR MODEL-S)
 S7 6136905 SCORE OR SCORES OR SCORING OR RANK OR RANKS OR RANKING
 S8 61217 S7(8N)(COMPUTERIS? OR COMPUTERIZ? OR AUTOMATED OR ELECTRON-IC OR ONLINE OR ON() LINE)
 S9 114501 (FIRST OR SECOND) (8N) THRESHOLD? ?
 S10 172 AU= (LUK, H? OR LUK H? OR COATES, P? OR COATES P? OR DEO, A? OR DEO A? OR DOWNS, S? OR DOWNS S? OR FRIESEN, B? OR FRIESEN B? OR NIES, C? OR NIES C? OR PATHRIA, A? OR PATHRIA A?)
 S11 588 AU= (HO(2N) LUK OR PAMELA(2N) COATES OR ARATI(2N) DEO OR SEAN(-2N) DOWNS OR BENJAMIN(2N) FRIESEN OR CRAIG(2N) NIES OR ANU(2N) PA-THRIA)
 S12 879 S1(S)(S3:S6)
 S13 2 S12(S)S8
 S14 0 S13(S)S9
 S15 155509 S2(S)(S3:S6)
 S16 240 S15(S)S8
 S17 0 S16(S)S9
 S18 2 S12(S)S8
 S19 0 S18 NOT S13
 S20 0 (S10 OR S11)(S)S1
 S21 0 (S10:S11)(S)S7

13/3,K/1 (Item 1 from file: 637)
 DIALOG(R) File 637: Journal of Commerce
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0006333717
 Winning at C-TPAT craps
 FLORIDA SHIPPER (FS) - July 9, 2007
 By: LENNY FELDMAN, ESQ.
 Section: feature Page: WP
 Word Count: 2901

...will continue to rank C-TPAT members within a three-tier structure. Tier 1 members p those that are certified p receive a reduced targeting **score** in the **Automated** Targeting System not greater than 20 percent of the high-risk threshold. Tier 2 members p those that are certified and validated p receive reduced...

...adopted best practices above and beyond the minimum C-TPAT criteria. ther benefits that members have articulated include increased protection against theft and pilferage, lower **insurance premiums**, safer employee work environments, protection of products and corporate images and greater efficiencies and cost savings. Customs, through the University of Virginia, has launched a...

... Best practices: individual access, roles and profiles; ability to

monitor access and system logins; IT policy adopted and signed/understood by all employees to prevent **abuse**; antivirus and spyware programs utilized and **checked** on a periodic basis.
orst practices: passwords not changed frequently or at all; easy physical access to server and/or computer equipment; outsourcing IT to...

13/3,K/2 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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04304618 1402511661
The Transportation/Land Use Connection: 2007 Edition
Moore, Terry FAICP; Thorsnes, Paul
Planning Advisory Service Report n546/547 PP: I, III, IV, V, 1-12, 14-17,
19-49, 51-78, 80-243, 245-283, 285-335, 337-357, 359-367, 369-0_2 2007
ISSN: 0048-430X JRNL CODE: PLAS
WORD COUNT: 215999

V. Additional Resources Searched

0 results